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Atty. Dkt. No. 057898-0105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Danne L. Buchanan, et al.

Title:

METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION

Appl. No.:

09/676,956

Filing Date: 10/02/2000

Exami ner:

Nguyen, Nga B.

Art Unit:

3628

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Commissioner for Patents P.O. Box 1450 Alexardria, VA 22313-1450

Sir:

This communication is responsive to the Office Action dated February 14, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 35 of this document.

Please amend the application as follows: